

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Frank Anthony Capaccio | Social Security number or ITIN | xxx-xx-0606 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 20-15863-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank Anthony Capaccio

8/7/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Frank Anthony Capaccio
DebtorCase No. 20-15863-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 51

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db
518894606 +Frank Anthony Capaccio, 914 Tappan Street, Forked River, NJ 08731-1161
518812634 +ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
518812637 Admirals Bank, PO Box 6808, Providence, RI 02940-6808
518812638 +Cardmember Service, 6939 Americana Pkwy, Reynoldsburg, OH 43068-4171
518812645 +CareCentrix, 9119 Corporate Lake Drive, Tampa, FL 33634-2380
518812646 +Deborah Cardioloascular Group PC, 200 Trenton Road, Browns Mills, NJ 08015-1705
518812647 +Deborah Heart & Lung Center, 200 Trenton Rd, Browns Mills, NJ 08015-1764
518812648 +Ethic, 125 High Street, High St. Tower, 17th Fl., Boston, MA 02110-2758
518812649 First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557
518812649 +Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
518812651 +GM Financial Leasing, P.O. 100, Williamsville, NY 14231-0100
518812652 Jersey Shore U Medical Center, Hackensack Meridian Health, 1945 Rte 33, Neptune, NJ 07753
518812653 +Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
518812655 +++LEONARD H. FRANCO, JR., ESQ., MIDLAND CREDIT MANAGEMENT INC., 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415
(address filed with court: Leonard H. Franco, Jr., Esq., Midland Credit Management Inc., 1037 Raymond Blvd, Suite 710, Newark, NJ 07102)
518812654 +Leonard H. Franco, Jr., Jp Morgan Chase Legal Department, 900 U. S. Highway 9 North, Suite 401, Woodbridge, NJ 07095-1003
518812658 +Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806
518812660 +Oklahoma FMS, Inc, PO Box 707600, Tulsa, OK 74170-7600
518812664 +PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200, DURHAM NC 27713-2450
(address filed with court: Professional Recovery Consultants*, 2700 Meridian Pkwy Ste 200, Durham, NC 27713)
518812663 +Profesional Service Fund of DE, 200 Trenton Road, Browns Mills, NJ 08015-1705
518812665 +Quest Diagnostics, P.O. Box 740985, Cincinnati, OH 45274-0985
518812666 +Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
518812668 +Robert & Katherine Abline, 23 Crescent Drive, Lake Hopatcong, NJ 07849-1339
518812670 Southern Ocean Medical Center, 1140 W. Bay Avenue, Manahawkin, NJ 08050
518812671 +Southern Shores Eye Center, PA, 1206 Route 72 West, Manahawkin, NJ 08050-2414
518812676 +Todd J. Leonard Law Firm, 3010 Route 10 West, Denville, NJ 07834-3421
518812677 +Wakefield and Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Aug 08 2020 04:13:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2020 01:19:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 08 2020 01:19:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518812635 +EDI: RMSC.COM Aug 08 2020 04:13:00 Bill Me Later*, P.O. Box 2394, Omaha, NE 68103-2394
518812643 +E-mail/Text: customercareus@creditcorpsolutionsinc.com Aug 08 2020 01:17:52 Credit Corp Solutions*, 180 Election Rd, Ste 200, Draper, UT 84020
518812636 +EDI: CAPITALONE.COM Aug 08 2020 04:13:00 Capital One*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518812640 +EDI: CITICORP.COM Aug 08 2020 04:13:00 Citibank*, P.O. Box 6004, Sioux Falls, SD 57117-6004
518812641 +E-mail/Text: mediamanagers@clientservices.com Aug 08 2020 01:18:01 Client Services*, 3451 Harry Truman Blvd, Saint Charles, MO 63301-4047
518812642 +EDI: CCS.COM Aug 08 2020 04:13:00 Credit Collection Services*, Two Wells Avenue, Dept 9136, Newton, MA 02459-3225
518812644 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 08 2020 01:13:15 Credit One*, P.O. Box 98873, Las Vegas, NV 89193-8873
518812650 +E-mail/Text: bankruptcy@affglo.com Aug 08 2020 01:19:22 Global Credit & Collection*, 5440 N Cumberland Avenue, Chicago, IL 60656-1486
518812639 +EDI: JPMORGANCHASE Aug 08 2020 04:13:00 Chase Bank/Bankruptcy*, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518812653 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 08 2020 01:18:24 Kohl's*, P.O. Box 3043, Milwaukee, WI 53201-3043
518812656 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 08 2020 01:12:20 LVNV Funding*, P.O. Box 10497, Greenville, SC 29603-0497
518812657 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 08 2020 01:12:58 Merrick Bank*, P.O. Box 171379, Salt Lake City, UT 84117-1379
518812659 +E-mail/Text: collectionbankruptcy@oceanfirst.com Aug 08 2020 01:19:54 Ocean First Bank*, 975 Hooper Avenue, Toms River, NJ 08753-8320
518812661 +EDI: RMSC.COM Aug 08 2020 04:13:00 PC Richard & Son*, Synchrony Bank, P.O. Box 965061, Orlando, FL 32896-5061
518812662 E-mail/Text: info@phoenixfinancialsvcs.com Aug 08 2020 01:17:58 Phoenix Financial Services*, P.O. Box 361450, Indianapolis, IN 46236
518812667 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 08 2020 01:12:21 Resurgent Capital Services*, 55 Beattie Place, Ste 110, Greenville, SC 29601-5115

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 51

Date Rcvd: Aug 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

| | | |
|-----------|---|---|
| 518812669 | +E-mail/PDF: clerical@simmassociates.com Aug 08 2020 01:14:17 | Simm Associates*, 800 Pencader Drive, Newark, DE 19702-3354 |
| 518812672 | +EDI: CAUT.COM Aug 08 2020 04:13:00 | Subaru Motors Finance*, Chase Bank, P.O. Box 901076, Fort Worth, TX 76101-2076 |
| 518812673 | +EDI: RMSC.COM Aug 08 2020 04:13:00 | Synchrony Bank*, Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064 |
| 518812674 | E-mail/Text: tidewaterlegalebn@twcs.com Aug 08 2020 01:18:37 | Tidewater Finance Company*, 6520 Indian River Road, Virginia Beach, VA 23464 |
| 518812675 | E-mail/Text: BKNotice@tiffany.com Aug 08 2020 01:18:33 | Tiffany & Co, PO Box 1728, Memphis, TN 38101-1728 |
| 518812678 | EDI: RMSC.COM Aug 08 2020 04:13:00 | Walmart/Syncb, PO Box 960024, Orlando, FL 32896-0024 |
| 518812679 | +EDI: WFFC.COM Aug 08 2020 04:13:00 | Wells Fargo Bank*, P.O. Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

| | | |
|-------------------|-------------------------------|--|
| Denise E. Carlon | on behalf of Creditor | MidFirst Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Steven J. Abelson | on behalf of Debtor | Frank Anthony Capaccio sjaesq@atrbklaw.com, atrbkl@gmail.com;r49787@notify.bestcase.com |
| Thomas Orr | tom@torrlaw.com, | Torr@ecf.axosfs.com |
| Thomas Orr | on behalf of Trustee | Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov | |

TOTAL: 5